

EXHIBIT 15

**SCHNEIDER NATIONAL, INC.
MASTER WELFARE BENEFITS PLAN**

**As Adopted
Effective January 1, 2010**

9.2 Recovery of Benefits

If a Participant or Dependent receives a benefit payment under the Plan in excess of the benefit payment that should have been made, the Employer shall have the right to recover such excess from the Participant. Alternatively, the Employer has the option to deduct the amount of such excess from any future payments to, or for, such Participant or Dependent. This Section, however, shall not apply to any benefit with respect to any Welfare Benefit Plan that is specifically designed to provide payments in excess of benefits payable under another related Welfare Benefit Plan.

9.3 Assignment

Amounts payable at any time may be used to make direct payments to health care services; provided, however, that except insofar as applicable law may otherwise require, no amount payable at any time under this Plan shall be subject in any manner to alienation by anticipation, sale, transfer, assignment, bankruptcy, pledge, attachment, charge, or encumbrance of any kind; and any attempt to alienate, sell, transfer, assign, pledge, attach, charge, or otherwise encumber any such amount, whether presently or hereafter payable, shall be void. The Plan shall not be liable for or subject to the debts or liabilities of the Participant, or any part thereof. If by reason of a Participant's bankruptcy or other event happening at any such time, an amount payable under the Plan would not be enjoyed by the Participant, then the Plan Administrator, in its sole discretion, may terminate the Participant's interest in any such amount and shall hold or apply it to or for the benefit of the Participant, the Participant's spouse, children or other dependents, or any of them, in such manner as the Plan Administrator may deem proper. Notwithstanding the foregoing, amounts payable under the Plan may be assigned as provided in the Plan or under the applicable Welfare Benefit Plan Documents.

9.4 Subrogation and Reimbursement

Except as specifically provided otherwise in an applicable Welfare Benefit Plan document, this Section 9.4 shall apply to any health or disability benefit provided through the Welfare Benefit Plans.

- (a) Right of Subrogation. If a Covered Person (as defined in Section 9.4(f) below) or the Covered Person's legal representative or estate may have a claim to recover money from a third party arising out of or relating to an injury for which a Welfare